Certificate Number: 17082-MN-CC-034279727



CERTIFICATE OF COUNSELING

I CERTIFY that on March 26, 2020, at 11:19 o'clock AM MST, COLETTE M BREITER received from Summit Financial Education, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Minnesota, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 26, 2020 By: /s/Denis L Escamilla De Garcia

Name: Denis L Escamilla De Garcia

Title: Certified Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).